

Exhibit F



SUBROGATION & RECOVERY

Cozen O'Connor founded the subrogation and recovery practice in the early 1970s and remains the world's leading subrogation and recovery law firm. Our team of more than 100 attorneys represents the largest insurers and reinsurers in the United States, Canada, England, and other international venues. In addition to representing the insurance industry, we handle self-insured recovery claims for many Fortune 500 and Fortune 1000 companies. We recover in excess of \$200 million annually on behalf of our clients.

In a field as distinctive and technical as subrogation, experience is the difference between success and failure. The foundation of an effective subrogation and recovery program is having a process in place to conduct timely, accurate, and cost-effective investigations. Because catastrophe can strike at any moment, our attorneys are available around the clock via a subrogation hotline. We can coordinate a thorough investigation into the causes of a major loss within 24 to 48 hours of notification. When warranted, our attorneys are on site to interview witnesses, liaise with public authorities, and identify, preserve, and analyze relevant physical evidence. By performing activities that otherwise would be outsourced to hourly fee consultants as part of our contingent-fee services, we reduce investigation expenses. When retention of forensic experts is authorized by our clients, we work closely with those experts to establish a complete scientific understanding of the causes of the loss.

We can respond to events whenever and wherever they arise. Firm attorneys are licensed in all 51 U.S. jurisdictions, including the District of Columbia, as well as England, Wales, Canada, Mexico, China, and various Caribbean jurisdictions. Moreover, the firm has partnerships with experienced insurance litigation firms in numerous other foreign jurisdictions. We are able to handle complex multijurisdictional losses, and are at the forefront of spotting new trends, especially regarding repetitive failures in product liability claims.

In addition to our broad geographic reach, we have formed subject matter task forces in numerous industry sectors, including CAT losses, consumer appliances, construction defects, CSST, material failures, radiant barrier systems, and many other specialized areas. Through repeated prosecution of similar claims, our task forces are able to develop comprehensive electronic databases of technical and forensic information, which can then be used to accelerate and maximize recoveries.

Clients are able to independently review real-time information about all of their claims using the firm's highly secure web-based data management system. In addition to narrative reports from our attorneys, we also provide monthly and quarterly electronic claim database management reports. To ensure individual attention is given to specific client needs, we meet with clients on a regular basis to review pending and recently closed claims and confirm compliance with all reporting and budgetary requirements.

Our claim portfolio includes losses ranging from hundreds of millions of dollars to those involving several thousand dollars. Firm attorneys are assigned to handle all large losses (\$100,000 or more), while recovery analysts at our subsidiaries, National Subrogation Services and Maritime Subrogation Services, are responsible for perfecting recoveries for smaller losses (below \$100,000).

SERVICES

- Pursue claims on behalf of property and other first- and third-party underwriters with losses incurred as a result of fires, explosions, structural collapses, machinery and equipment failures, gas and water leaks, and natural catastrophes, including wildfires, windstorms, and floods
- Serve insurers writing for specialized sectors such as the energy and petrochemical, construction, products liability, fidelity and surety, environmental, maritime, and other lines of business
- Operate a 24-hour subrogation hotline for clients to report losses



- Conduct timely and accurate investigation and analysis of losses for subrogation and recovery potential, including on-site investigation by the firm's attorneys
- Pursue subrogation and recovery claims against responsible tortfeasors and other culpable third parties in state and federal courts throughout the country, as well as in over 50 international venues
- Provide access to our secure subrogation claims database that provides information about all pending and closed subrogation claims, such as status, work stage, loss description, responsible parties, and financial data, including projected and realized recoveries
- Allow access to our proprietary subrogation and recovery electronic library, including more than twenty jurisdictional comparative charts and over 400 papers and reference materials authored by our attorneys on a wide spectrum of insurance, subrogation, and liability issues
- Conduct client training sessions to update our clients about legal and technical developments in the subrogation industry

CLIENTS

We represent primary insurers, reinsurers, self-insurers, insurance syndicates, third-party administrators, managing general agents, insurance brokers and agents, and independent adjustment companies. Client references are available upon request and include most of the largest property & casualty underwriters in the United States and internationally.

TEAM

Cozen O'Connor's subrogation and recovery team includes top trial lawyers and prominent industry innovators in this highly specialized field. We are nationally ranked by Chambers and Partners. Senior members of the team have and continue to hold leadership positions with the Property Loss Research Bureau, the Loss Executives Association, the National Association of Subrogation Professionals, and other insurance trade associations. Our attorneys publish and lecture extensively on subrogation and recovery, and are frequently called upon to provide commentary on new developments.

Our objective, as subrogation and recovery counsel, is to identify, develop, and successfully prosecute actionable claims based on thorough analysis of potential third party responsibility. We pursue every loss with subrogation potential. At the same time, we strive to expeditiously recommend closing of non-viable claims; there is an incremental cost to insurers in keeping unmeritorious claims open. To further reduce clients' legal expenses, Cozen O'Connor's subrogation practice is structured to operate on a contingency fee basis. This enables us to handle claims creatively and aggressively without exposing our clients to significant out-of-pocket fees.



Sean P. Carter

Member

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Sean P. Carter is a member in the Philadelphia office, where he practices in the firm's litigation group. He concentrates his practice in commercial and mass tort litigation, with a particular focus on cases involving claims under the Foreign Sovereign Immunities Act and Anti-Terrorism Act.

Sean received his B.B.A from the College of William and Mary in 1993 and earned his law degree at Villanova University in 1996, where he was a member of the *Law Review*.

Practice Areas

- Appellate
- Complex Litigation
- Insurance
- Insurance Coverage & Claims Litigation

Industry Sectors

- Insurance

Education

- Villanova University School of Law, J.D., 1996
- College of William and Mary, B.B.A., 1993

Bar Admissions

- New Jersey
- Pennsylvania

Court Admissions

- U.S. Court of Appeals for the Second Circuit
- U.S. Supreme Court

Awards & Honors

- SUPER LAWYERS: "RISING STARS" - 2006
22 Pennsylvania; 4 Washington; 1 New Jersey

Experience

Appointed as a Co-Chair of the Plaintiffs' Executive Committee in the Multi-District Litigation proceeding In Re: Terrorist Attacks on September 11, 2001. The plaintiffs in the September 11th MDL are pursuing claims against numerous foreign states, ostensible charitable organizations, corporations and individuals, who are alleged to have provided material support and resources to al Qaida in the years preceding September 11, 2001.



J. Scott Tarbutton

Member

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J. Scott Tarbutton joined the firm's Philadelphia office in September 2001 and is a member of the firm's Insurance Department. He concentrates his practice in subrogation and recovery.

Scott received his Bachelor of Arts in 1993 from Fordham University. In 2001, he received his law degree from Catholic University Columbus School of Law, where he was a member of The Catholic Law Review.

Practice Areas

- Complex Litigation
- Insurance

Industry Sectors

- Insurance

Education

- The Catholic University of America, Columbus School of Law, J.D., 2001
- Fordham University, B.A., 1993

Bar Admissions

- Pennsylvania

Court Admissions

- Pennsylvania Supreme Court
- U.S. District Court -- Eastern District of Pennsylvania

Affiliations

- Pennsylvania Bar Association
- Philadelphia Bar Association



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Where Adam Works: Pennsylvania

Key Experience

- Senior Adviser for a U.S. Senate Campaign
- Studied Election Law under (then) Professor Barack Obama

Memberships and Affiliations

- Chairman, Board of Directors of Netroots Nation
- Board of Directors, Society Hill Synagogue
- Board of Directors, Jewish Social Policy Action Network

Education

- University of Chicago Law School, J.D., 1997
- Amherst College, B.A., 1994

Adam C. Bonin works with Cozen O'Connor Public Strategies, providing legal advice to clients in the political law arena.

In his legal practice, Adam extensively represents clients in campaign finance, election law, and lobbying compliance matters and has been a leader in efforts on behalf of the rights of online speakers. In March 2006, he achieved a major victory before the Federal Election Commission on behalf of major political bloggers, securing significant new rights for speakers on the Internet to engage in online political speech and advocacy. He has also successfully represented a democratic candidate for Pennsylvania state representative in her petition challenge against a multiterm incumbent. His practice today focuses on the representation of a variety of candidates, political entities, and corporate entities on federal, state, and municipal campaign finance, pay-to-play law, election law, and regulatory compliance matters, including the regulation of lobbying activities. He has also served as a senior advisor for a U.S. Senate campaign.

The Associated Press, NPR, *The Philadelphia Inquirer*, Reuters, the Comcast Network, NBC10 Philadelphia and other media outlets regularly call upon Adam to comment on election law and political issues. He regularly speaks at conferences and other major public events on these matters, including recent gatherings hosted by the Brennan Center for Justice, the Campaign for America's Future, and the Federalist Society for Law and Public Policy Studies.

Adam is the chairman of the board of directors of Netroots Nation, which hosts an annual conference and regional events on the intersection between the online and political worlds. Adam also serves as a member of the board of directors of Society Hill Synagogue, as well as the Jewish Social Policy Action Network.